

Fill in this information to identify the case:

Debtor 1 Amanda A. Mosley

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA

Case number 18-10737 AMC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: MidFirst Bank

Court claim no. (if known): 6-1

Last 4 digits of any number you use to identify the debtor's account: 6450

Property address:

15 Bayard Avenue
Sharon Hill, PA 19079

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ <u>0.00</u>
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ <u>1,150.00</u>
c. Total. Add lines a and b.	(c)	\$ <u>1,150.00</u>

Creditor asserts that the debtor(s) are contractually obligated for 07 / 01 / 2023
the postpetition payment(s) that first became due on:

Debtor(s) Amanda A. Mosley
First Name Middle Name Last Name

Case Number (if known): 18-10737 AMC

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✕/s/ Mark A. Cronin
Mark Cronin
16 May 2023, 15:24:15, EDT

Date 05/16/2023

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

Fill in this information to identify the case:

Debtor 1 Amanda A. Mosley

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

(State)

Case number 18-10737-ELF

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: LAKEVIEW LOAN SERVICING LLC

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account:

XXXXXX7617

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last note: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>04/12/2018 Proof of Claim (\$425.00)</u>	(5) \$ <u>425.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1332(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Amanda A. Mosley

Case number (if known) 18-10737-ELF

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

X /s/ Christopher M. McMonagle Date 04 / 25 / 2018
Signature

Print: Christopher M. McMonagle Title: Attorney for Creditor
First Name Middle Name Last Name

Company Stern & Eisenberg, PC

Address 1581 Main Street, Suite 200
Number Street
Warrington PA 18976
City State ZIP Code

Contact phone (215) 572-8111 Email cmcmonagle@stemeisenberg.com

Certificate of Service

I hereby certify that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges was served on the parties listed below served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date.

Date: April 25, 2018

John L. McClain
P.O. Box 123
Narbeth, PA 19072-0123
aaamcclain@aol.com
Attorney for Debtor

William C. Miller, Esq.
P.O. Box 1229
Suite 1813
Philadelphia, PA 19105
wcmiller@ramapo.com
Trustee

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107
U.S. Trustee

and by standard first class mail postage prepaid to:

Amanda A. Mosley
15 Bayard Ave
Sharon Hill, PA 19079
Debtor

/s/ Christopher M. McMonagle
Christopher M. McMonagle, BAR# 316043
Stern & Eisenberg, PC
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
Ph: (215) 572-8111
cmcmonagle@sterneisenberg.com
Attorney for Secured Creditor

PA201700002073

Fill in this information to identify the case:

Debtor 1 Amanda A. Mosley

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

(State)

Case number 18-10737-ELF

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: LAKEVIEW LOAN SERVICING LLC

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account:

XXXXXX7617

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☐ No

☒ Yes. Date of the last note: 04 / 25 / 2018

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges		(1) \$
2. Non-sufficient funds (NSF) fees		(2) \$
3. Attorney fees	<u>04/18/2018 Plan Review (\$225.00)</u> <u>04/23/2018 Plan Objection (\$500.00)</u>	(3) \$ <u>725.00</u>
4. Filing fees and court costs		(4) \$
5. Bankruptcy/Proof of claim fees		(5) \$
6. Appraisal/Broker's price opinion fees		(6) \$
7. Property inspection fees		(7) \$
8. Tax advances (non-escrow)		(8) \$
9. Insurance advances (non-escrow)		(9) \$
10. Property preservation expenses. Specify: _____		(10) \$
11. Other. Specify: _____		(11) \$
12. Other. Specify: _____		(12) \$
13. Other. Specify: _____		(13) \$
14. Other. Specify: _____		(14) \$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1332(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Amanda A. Mosley

Case number (if known) 18-10737-ELF

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

X /s/ Christopher M. McMonagle Date 06 / 18 / 2018
Signature

Print: Christopher M. McMonagle Title: Attorney for Creditor
First Name Middle Name Last Name

Company Stern & Eisenberg, PC

Address 1581 Main Street, Suite 200
Number Street
Warrington PA 18976
City State ZIP Code

Contact phone (215) 572-8111 Email cmcmonagle@sternseisenberg.com

Certificate of Service

I hereby certify that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges was served on the parties listed below served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date.

Date: June 18, 2018

John L. McClain
P.O. Box 123
Narbeth, PA 19072-0123
aaamccclain@aol.com
Attorney for Debtor

William C. Miller, Esq.
P.O. Box 1229
Philadelphia, PA 19105
wcmiller@ramapo.com
Trustee

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street Suite 500
Philadelphia, PA19107
U.S. Trustee

and by standard first class mail postage prepaid to:

Amanda A. Mosley
15 Bayard Ave
Sharon Hill, PA 19079
Debtor

/s/ Christopher M. McMonagle
Christopher M. McMonagle, BAR# 316043
Stern & Eisenberg, PC
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
Ph: (215) 572-8111
cmcmonagle@sterneisenberg.com
Attorney for Secured Creditor

PA201700002073

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Amanda A. Mosley

Debtor(s)

BK NO. 18-10737 AMC

Chapter 13

MidFirst Bank

Movant

Related to Claim No. 6-1

vs.

Amanda A. Mosley

Debtor(s)

Kenneth E. West,

Trustee

**CERTIFICATE OF SERVICE
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Mark A. Cronin of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on May 16, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)

Amanda A. Mosley
15 Bayard Avenue
Sharon Hill, PA 19079

Attorney for Debtor(s) (via ECF)

John L. McClain, Esq.
John L. McClain and Associates, PC
PO Box 123
Narberth, PA 19072

Trustee (via ECF)

Kenneth E. West
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Method of Service: electronic means or first-class mail.

Dated: May 16, 2023

/s/ Mark A. Cronin

Mark A. Cronin Esquire
Attorney I.D. 58240
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
mcronin@kmlawgroup.com